

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT FY 2002 HOUSING COUNSELING GRANTS

California

Consumer Credit Counselors (CCCS) of Kern and Tulare Counties

Bakersfield, CA

\$100,000

CCCS of Kern and Tulare County offers Home-buying Education Classes to a diverse group of low-moderate income groups and minorities. Twenty-four percent of its population base lives below the poverty level. CCCS also provides debt counseling, credit counseling, and a program that helps pre-release inmates at four local correctional facilities learn how overcome problems finding rental homes or apartments.

County of Santa Cruz Housing Authority

Capitola, California

\$18,500

The County of Santa Cruz Housing Authority provides comprehensive housing counseling in both English and Spanish and also has TDD and an e-mail account so that hearing impaired individuals may contact the Housing Authority. Housing counseling services are greatly needed to help low and moderate income families develop plans for buying a home and remaining in compliance with the terms of their mortgage in spite of escalating housing costs. It administers a Security Deposit program sponsored by local jurisdictions, a First-Time Homebuyer program, and the Mortgage Credit Certificate (MCC) program.

Community Housing & Credit Counseling Center (CHCCC)

Chico, CA

\$10,142

CHCCC, a division of Community Housing Improvement Program, Inc. provides comprehensive housing counseling to 11 rural counties in California. CHCCC's mission is to help low to moderate-income families and individuals obtain and/or conserve safe, affordable housing.

Eden Council for Hope & Opportunity (ECHO) Housing

Hayward, CA

\$28,700

Incorporated in 1965 as a Fair Housing Agency, ECHO Housing is serving the housing needs of clients in Alameda and Contra Costa counties. Current services include Fair Housing, Tenant/landlord, Home Equity Conversion (HECM) counseling, Shared-housing, Mortgage Default, Pre-purchase, Rental Assistance through guarantees and grants, and home seeking. Through these programs, familiarity with referral agencies and working relationships with public and private agencies ECHO is able to address almost any housing problem.

Housing Authority of the County of Santa Barbara

Lompoc, CA

\$7,533

The Housing Authority of the County of Santa Barbara was created in 1941. They became a HUD-approved housing counseling agency in 1979. The Authority serves all jurisdictions within Santa Barbara County except the City of Santa Barbara. They provide a full range of comprehensive housing counseling services including Pre-Occupancy Counseling, Homebuyer Education Programs, Post Purchase/Mortgage Default and Rental Delinquency Counseling, Post Purchase/Post Occupancy Counseling, Home Equity Conversion Mortgage Counseling, Home Improvement and Rehabilitation Counseling, Displacement/Relocation Counseling, and Marketing and Outreach.

**National Association of Real Estate Brokers-
Investment Division, Inc. – Housing Counseling Agency (NID-HCA)**
Oakland, CA

\$411,715

The National Association of Real Estate Brokers (NAREB) coordinates a housing counseling network of 53 local branch offices in 17 states. NAREB proposes to focus its counseling services, education and outreach in predominantly minority, urban communities that are underserved by mainstream financial markets. NAREB's main objectives with this award are to teach financial literacy, provide pre-purchase counseling (including counseling participants of HUD's Section 8 Homeownership Program), detect and teach avoidance of predatory lending practices, provide mobility counseling, and conduct fair housing outreach and education. NAREB coordinates their counseling activities with a diverse group of public and private organizations, including Fannie Mae, Wells Fargo, the Congress of National Black Churches, and Freddie Mac.

Inland Fair Housing & Mediation Board

Ontario, CA

\$65,485

Inland Fair Housing & Mediation Board (IFHMB) offers Pre-purchase, Homebuying Education, Post-purchase, Rent Delinquency, Homeless Shelter, Rehabilitation, Displacement and Relocation, HECM, Predatory Lending, and Homeless. IFHMB also has contracts with the County of San Bernardino, the Cities of Apple Valley, Chino, Fontana, Glendora, Hemet, Hesperia, Ontario, Ranch Cucamonga, Rialto, San Bernardino, upland and Victorville to provide Fair Housing counsel.

Project Sentinel

Palo Alto, CA

\$75,000

Project Sentinel has been meeting the needs of the San Francisco Peninsula and Silicon Valley areas for 23 years. Their services include comprehensive housing counseling, Fair Housing, and Predatory Lending counseling, with focus on minority and disabled population. Their service area covers over 100 miles with population over 3 millions people.

Consumer Credit Counseling Services (CCCS) of Orange County

Santa Ana, CA

\$15,207

Consumer Credit Counseling Service (CCCS) of Orange County has been talking to families and helping them resolve their financial situations for 35 years. They are a nonprofit community service agency dedicated to assisting consumers achieve financial stability through education and counseling. CCCS serves all of Orange County and became a HUD-approved housing counseling agency in 1995. Their housing counseling services include pre- and post-purchase counseling, mortgage delinquency and default, loss mitigation, renter assistance, and home equity conversion mortgage services.

Neighborhood House Association

San Diego, CA

\$7,533

Neighborhood House Association offers a range of programs that include homeownership and rental assistance, employment training and services, child development and childcare, mental health services, emergency food services, and other social work activities that assist at risk families throughout the communities. Housing counseling services include pre and post-occupancy counseling, rental assistance, displacement and relocation, tenant/landlord hotline, crisis intervention, budget counseling, community outreach, pre & post purchase counseling, mortgage default and rent delinquent, HECM, homebuyer education, home improvement rehabilitation, low-income homebuyer programs and homeless services.

Consumer Credit Counseling Services (CCCS) of San Diego & Imperial Counties

San Diego, CA

\$33,354

CCCS of San Diego and Imperial Counties provide comprehensive housing counseling to all persons in San Diego and Imperial Counties. Individual counseling services and educational workshops are provided to all interested homeowners and tenants. The services include pre-purchase counseling, budgeting, credit counseling, reverse mortgage, mortgage default and rent delinquency, loss mitigation counseling, and debt restructuring.

San Diego Home Loan Counseling & Education Center

San Diego, CA

\$100,000

San Diego Home Loan Counseling & Education Center (SDHLCS) provides housing counseling and education services to all residents throughout San Diego County. SDHLCS provides housing counseling in the areas of homebuyer education, pre and post-purchase, mortgage delinquency and default resolution, HECM, loss mitigation, and fair housing assistance.

Springboard Nonprofit Consumer Credit Management

Riverside, CA

\$97,097

Springboard Nonprofit Consumer Credit Management was established in 1974 as a nonprofit community service agency dedicated to improving the financial literacy and solvency of individual consumers. As a HUD-approved housing counseling agency,

Springboard offers the following services: Homebuyer Certificate Education; Rental Counseling and Landlord/Tenant Services; Mortgage Default/Foreclosure Prevention & Rental Default/Eviction Counseling; and Reverse Mortgage (HECM) counseling. Their services are available to residents of Riverside, San Bernardino, Los Angeles, Orange, San Diego, Inyo and Mono counties.

Fair Housing Council of Orange County

Santa Ana, CA

\$45,000

The Fair Housing Council of Orange County (FHCOC) has been an approved housing counseling agency for over 17 years. FHCOC provides homebuyer education, pre- and post-purchase counseling, mortgage delinquency and default resolution, renter counseling, reverse mortgage (HECM) counseling, and fair housing assistance counseling to all areas of Orange, Riverside and San Bernardino counties in English, Spanish and Vietnamese.

Sacramento Neighborhood Housing Services

Sacramento, CA

\$57,000

Sacramento Neighborhood Housing Services is a community-based organization providing comprehensive community development activities and neighborhood revitalization work in neighborhoods in the City and County of Sacramento. With a mission "to building healthy, stable neighborhoods through partnerships which educate and promote community pride and resident leadership," it provides housing counseling in the areas of homebuyer education, pre and post purchase, mortgage delinquency and default resolution, loss mitigation, HECM, fair housing assistance, and renter assistance. Outreach is targeted to typically under-served populations including minorities, non-English speaking, immigrant and single parent households, especially those who are low-income.

Consumer Credit Counseling Services of Mid-Counties

Stockton, CA

\$40,841

CCCS of Mid-Counties has offices in Stockton, Modesto and Merced and provides services to residents in San Joaquin, Stanislaus, Merced, Calaveras, Tuolumne and Mariposa counties. It offers pre-purchase occupancy counseling, homebuyer education programs, post-purchase/mortgage default and rent delinquency counseling, and HECM counseling for clients 62 years and older. Included are debt management and budget counseling, early delinquency intervention and landlord/tenant relationships. Clients are given information and education regarding housing opportunities.